



中國交銀保險有限公司

China BOCOM Insurance Co., Ltd.

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RENEWAL NOTICE

THE INSURED

APPLE PEAR CO., LIMITED

FLAT 205C, 2/F.,

KWONG ON BANK MONGKOK BRANCH BUILDING,

728-730 NATHAN ROAD,

MONG KOK, KOWLOON

Issue Date : 30 October, 2023

Expiry Date : 02 January, 2024

Source : A5R537-8254-NM01

Class of Insurance : CBI Profit Smart Business Solution
Policy No. : CCI/BPM/2023/000010
Renewal Period : 03 January, 2024 To 02 January, 2025
Renewal Premium : HKD 2,965.00 + 0.100 % IA Levy 2.97 = HKD 2,967.97

Situation of the Insured Premises :

FLAT 205C, 2/F., KWONG ON BANK MONGKOK BRANCH BUILDING, 728-730 NATHAN ROAD, MONG KOK, KOWLOON

<u>Item No</u>	<u>Item Insured</u>		<u>Limit of Indemnity</u>
SECTION 1			
	MATERIAL DAMAGE FOR CONTENTS (ESSENTIAL PLAN)	HKD	100,000.00
SECTION 2			
	BUSINESS CONTINUITY (ESSENTIAL PLAN)	HKD	500,000.00
SECTION 3			
	GENERAL LIABILITY (ESSENTIAL PLAN)	HKD	10,000,000.00
SECTION 4			
	DATA SECURITY (ESSENTIAL PLAN)	HKD	0.00
SECTION 5			
	CRIME PROTECTION (ESSENTIAL PLAN)	HKD	500,000.00
SECTION 6			
	PERSONAL ASSAULT (ESSENTIAL PLAN)	HKD	300,000.00

EXCESS CLAUSE :

Refer to the excess terms as specified under the attached Schedule of Limits-Essential Plan except for those as specified below:

Applicable to Section 1 - Material Damage for Contents (Essential Plan)

(1) The Company shall not be liable for the first HK\$20,000.00 or 20% of adjusted loss whichever is greater in respect of each and every loss caused by water, typhoon, windstorm, rainstorm &/or flood;

(2) The Company shall not be liable for the first HK\$15,000.00 in respect of each and every loss other than (1) above;

Applicable to Section 3 - General Liability (Essential Plan)

(3) The Company shall not be liable for the first HK\$20,000.00 or 20% of adjusted loss whichever is greater in respect of each and every third party property damage claim caused by water;

(4) The Company shall not be liable for the first HK\$15,000.00 in respect of each and every third party property damage and third party bodily injury claim other than (3) above.

1. Whenever Insured has chosen to cover Employees' Compensation, Insured should declare actual total earnings of all insured employee to us within 30 days and this Policy is extended to cover increased levels of compensation under the Employees' Compensation Ordinance (Cap.282) as per L.N. 36 of 2023 with effect from 13th April 2023.

2. This Policy does not cover any loss or damage caused by malicious damage, vandalism, strike & riot;

3. Illegal/Unauthorised Building Structure Exclusion;

4. The following clauses/exclusions are applied to Section 3 only;

- Territorial Limit : Confined within the scope of Insured Business Premises

- Absolute Pollution Exclusion

- Biological Agents Exclusion

- Defective Sanitation Liability Exclusion

- Fungus, Mildew and Mold Exclusion.

5. Subject to 2024 updated Treaty Requirement.

Renewal Instructions

Important Note :

This renewal invitation is provided on the basis of information you have already given us.

If that information is affected by any change of circumstances or additional facts known to you, you should make sure we are fully informed without delay. This includes any changes affecting the policy which have occurred since the policy cover started, or the last renewal date, whichever is the later.

If you have any doubt whether or not you should disclose a particular fact or matter, you should give the information to the company through the usual channel.

We recommend you keep a record (including copies of letters) for your future reference of any additional information given by yourself or anyone acting on your behalf.

Making sure we are informed is for your own protection, as failure to inform us may mean that your policy will not provide you with the cover you required, or, perhaps, may mean your policy is invalidated altogether.

The renewal terms will be adjusted should a claim occur before the expiry date.

Renewal Instruction should be signed and returned together with your premium cheque to us on or before the expiry date. Please settle the premium by crossed cheque payable to CHINA BOCOM INSURANCE CO., LTD.

☐ Please renew the above policy for a further period of _____ months and for Sum Insured of _____

All data collection is in compliance to the privacy ordinance. Insured have the right to obtain access to and to request correction of any information held by us. Requests for such access can be made directly to our Data Protection Officer accordingly.

Insured's Signature

Date

(cezz) Claim Incurred : HKD 0.00 Claim Count : 0 Last Endst : 0

Lchan

IA Premium Levy Statement

From 1 January 2018 onwards, a levy on insurance premiums for insurance policies will be payable to the Insurance Authority (IA) by policyholders pursuant to the Insurance (Levy) Order and Insurance (Levy) Regulation. The current rate is 0.1% from 1 April 2021 on premium payable by policyholder.